Claims

[c1]   A method for facilitating the request of financial ser-
vices, said method including:
receiving transaction request information from a card-
holder via a remote terminal, wherein said request in-
cludes a PIN associated with a financial service in addi-
tion to account authorization;
processing said transaction request information and PIN
to determine a desired financial service.

[c2]   The method of claim 1 further including activating said
desired financial service.

[c3]   The method of claim 1 further including:
receiving transaction request information from a card-
holder via a remote terminal, wherein said request com-
prises a cardholder selecta-card number and an account
identification number; and
processing said selecta-card number and said account
identification number to determine which cardholder
transaction account is associated therewith.

[c4]   The method of claim 1 wherein said step of processing
said transaction request information and PIN to deter-

mine a desired financial service includes a financial service which activates a limitation on an account.

[c5] The method of claim 1 wherein said step of processing said transaction request information and PIN to determine a desired financial service includes a financial service which activates a limitation on an account, wherein said limitation includes at least one of: selecting a particular account for any portion of the transaction, dividing the payment among various accounts, PIN expiration, payment instructions, notification instructions, security notifications, specific merchant rules, merchant category rules, geographic rules, expenditure rules or limits, time or transaction limitations, authorized transactions, authorized goods or services, authorized vendors, stores, and service providers, transaction amount limitation, daily spending limit, authorized geographical area of usage, authorized time of usage, authorized transaction limit for an account, transaction card or automated teller machine account, authorized individual for transacting on an account, one or more banks or financial institutions authorized for the transaction, a limitation of a fee charge on an account, authorized transaction location, and authorized number of transactions.

[c6] The method of claim 1 wherein said step of processing said transaction request information and PIN to deter-

mine a desired financial service further includes supplementing pre-existing limitations on an account with the desired financial service.

[c7]   The method of claim 1 wherein said step of receiving transaction request information from a cardholder via a remote terminal, wherein said request includes a PIN further includes said PIN including at least one of a cardholder identification, biometric, and merchant code.